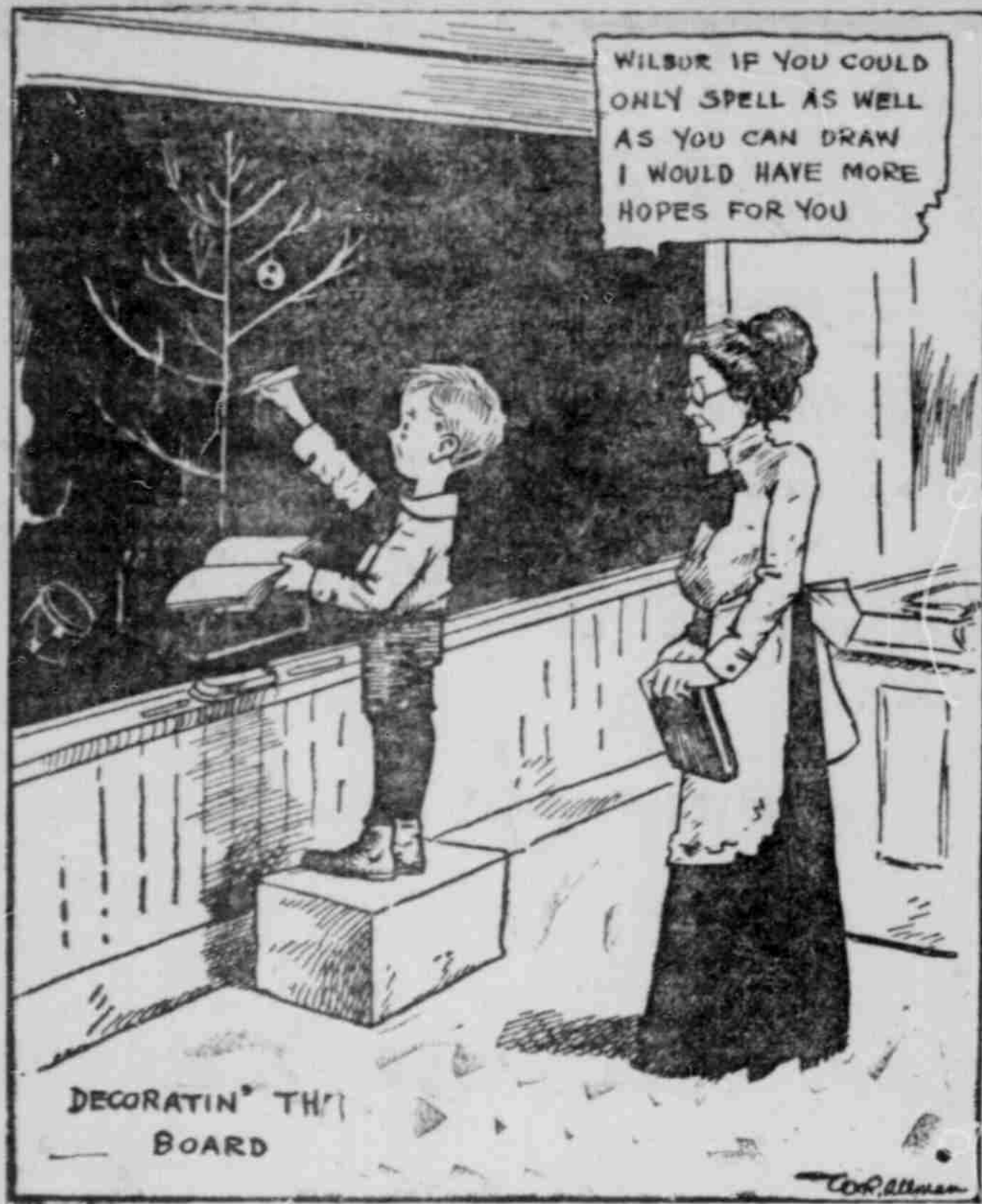


SCHOOL DAYS.



BY ALLMAN.

INSURANCE MEN SAY CITY NEEDS STANDARD RULES

Bureau Applicant For City Electrician's Job Wants Underwriters' National Wiring Code Adopted by Ordinance.

BY JOHN HENRY ZUVER.

A city ordinance providing a building code for South Bend, and an ordinance endorsing the "national electrical code" for electrical wiring, are among the first needs of this city, according to Fred C. Powell, local manager of the National Insurance Bureau. This is the bureau that is making such a strong bid for the appointment of city electrician and promises to forego the salary attachment, accepting inspection fees instead, in order to bring electrical wiring within the city within the rules laid down by the National Board of Fire Underwriters.

Announcement of the agitation in favor of turning the city electrical department over to this private enterprise, a sort of auxiliary to the fire underwriters, as made in The News-Times Monday, was the immediate cause of a wave of protest. City Electrician William E. Williams accepting the challenge as a criticism of his work.

"It is not necessarily intended as such," says Mr. Powell, "but evidently South Bend has no basis to work from, and that is what we want to establish. With a standard rule for electrical wiring, and an inspector that understands the rules, and interests more businesslike than political to see that he does his work, a better and less hazardous class of work is certain, and this means larger safety for the buildings and a lower rate of fire insurance."

Without statistics at hand, applying immediately to South Bend or Indiana, Mr. Powell contends that an undue percentage of latter-day fires are due to defective electrical wiring.

Some State figures. However, from a magazine before him, he shows that in Ohio in September, 12 out of 339 fires were due to defective wiring, and the loss was \$13,460.

In Maine, 23 out of 2,544 fires were due to the same cause, with a loss of \$18,461.

In Texas in three years there were 275 fires from defective electrical wiring out of a total of 12,156, the loss being \$28,500.

Proper inspection it is contended would have prevented the loss of this \$70,000, which is only a mere bagatelle as applied to the whole country.

The move to "underwrite" the city electrician has the backing of the South Bend and Mishawaka Underwriter's association, and it is said, all the underwriters in the state. It is also asserted to have the backing of the Indiana & Michigan Electric Co., which claims that every fire caused by electricity, which must be due to defective wiring, injures its business by frightening someone else out of wiring their home and buying their goods.

Manager Powell denies the claim of Electrician Williams that the underwriting is the result of a compromise between the city electrical supply houses and contractors, but that on the contrary it has come from the insurance men, and is being supplemented by their customers.

Powell's attention was called to City Electrician Williams' statement that the city ordinance gave his office no control over specifications. "That is exactly the trouble," said the insurance man, "South Bend needs an ordinance standardizing electrical wiring, and inspectors empowered to see to it that all specifications and work come up to that standard before any electrical current is turned on. The city ought to have a building code also, and it would soon make a lot of difference in insurance rates."

The trouble, however, at the First M. E. church which Electrician Williams cited, is that the specifications are misleading. One circuit of the wiring installed is good for 12 lights, but the contractor proposed to make it do duty for 40 lights, which is upwards to four times too much. "There should be at least four circuits," says Powell, "and with a standardizing ordinance contractors would have to figure on that basis."

It is the intention of the insurance men to push the appointment of the bureau, as they say, whether the politicians like it or not. "It has been said that if this goes through," Mr. Powell admits, "we will pour the city and force a complete overhauling of old buildings, and rewiring up to our standard, but that is not true. Some inspections will be made, it is

probable, and recommendations made, but if the property owners prefer to continue to pay the insurance penalties for extra hazards through a higher rate of insurance, it will be their privilege.

It appears to be the contention of the underwriters that the purpose of electrical inspection is to guard against high insurance rates and fire losses, and that the way to guard against such things is to guard against them.

MANY STUDENTS ARE DEFECTIVE

Plea for Medical Inspection at Schools Made by Speaker at Studebaker Civic Meeting.

More than 50 per cent of the pupils in South Bend schools are diseased in some manner or other, according to statistics presented by F. E. Wolf in an address before the Studebaker Civic club Tuesday night.

Mr. Wolf urged medical inspection in the schools as a means of progress in educational work. He pointed out to the club the value of visual instruction such as lectures illustrated by projecting machines of moving or still life and declared that the study of higher art such as the work of the old masters was another important factor in the education of school children. Mr. Wolf also urged closer cooperation between parents and teachers.

"Teachers' night" was celebrated by the club Tuesday night and the program was of unusual interest. Following is the program: Song, "The Lost Chord," teachers' octet; reading, "That Little Yacob Strauss," Miss Phebe Suchanek; piano duet, "Boston School March," Misses Ethel Wass and Elaine Hamer; paper, "What Public School Music Does for the Child," Miss Selma Pierson;

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Take Dr. Flood's Scientific Stomach Remedy Today Feel Better Tomorrow

In medicine great advancement has been made in the last few years. Today it is easier to master human ailments than it was a few years ago.

Long drawn out treatments and old-fashioned medicines for stomach trouble are as much out of date as a tall candle in this age of electric lighting.

DR. FLOOD'S SCIENTIFIC REMEDY, the modern successful treatment for all ailments such as Dyspepsia, Constipation, Indigestion, Torpid and Congested Liver, Sour Stomach, Heartburn, Colic Attacks, Fainting Spells, Biliousness, Gas on the Stomach, Bad Breath, Sick Headache, Dizziness, etc.

One trial should demonstrate that it will conquer the most chronic cases. When taken it goes directly to the seat of the trouble, alleviating suffering, softening and expelling from the system all hardened poisonous, mucous disease breeding matter, which is the cause of your suffering, restores the stomach and digestive organs to a healthy and normal condition. It has saved thousands from surgical operations. Pleasant to take. One trial should prove quickly its healing properties. Take it today—feel better tomorrow. Your money refunded if it does not accomplish quick results. Insist upon DR. FLOOD'S SCIENTIFIC STOMACH REMEDY. Accept no substitute. Prepared by Dr. Flood Remedy Co., 324 W. Superior Street, Chicago, Ill. For sale and recommended in South Bend by the American Drug Co., 123 No. Main St., and other druggists. If our statements do not convince you, some former sufferer will. If you are a stomach sufferer, call at the above druggist and obtain a FREE \$1.00 Bottle.



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Dizziness, etc. One trial should demonstrate that it will conquer the most chronic cases. When taken it goes directly to the seat of the trouble, alleviating suffering, softening and expelling from the system all hardened poisonous, mucous disease breeding matter, which is the cause of your suffering, restores the stomach and digestive organs to a healthy and normal condition. It has saved thousands from surgical operations. Pleasant to take. One trial should prove quickly its healing properties. Take it today—feel better tomorrow. Your money refunded if it does not accomplish quick results. Insist upon DR. FLOOD'S SCIENTIFIC STOMACH REMEDY. Accept no substitute. Prepared by Dr. Flood Remedy Co., 324 W. Superior Street, Chicago, Ill. For sale and recommended in South Bend by the American Drug Co., 123 No. Main St., and other druggists. If our statements do not convince you, some former sufferer will. If you are a stomach sufferer, call at the above druggist and obtain a FREE \$1.00 Bottle.

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ROBERTSON BROTHER'S CO.

South Bend's Best Christmas Store is Splendidly Ready for You

\$8000 worth of High-grade Furs and Fur Coats to Go on Sale at Prices Averaging 60c on the \$

60c on the Dollar

\$75 Scotch Mole Scarfs and Muffs, \$45.00

A highly fashionable fur that has an excellent reputation for wear. Consider this offer the most unusual opportunity of the season.

\$50 Hudson Seal Scarfs and Muffs, \$45.00

A jet-black, lustrous quality of fur that is the handsomest thing with which a woman can adorn herself. Get yours early.

\$50 Sitka Mink Scarfs and Muffs, \$28.50

Sitka Mink was never more popular than it is this year. Here is a value that will never be equalled considering the quality.

French Coney, Fox & Raccoon Sets \$10 to \$25

Inexpensive sets have received our particular attention. You will get a better value and a better selection from Robertson's assemblage.

60c on the Dollar

Regular \$45 Black Pony Coats at \$25.00

A luxuriously looking garment of extreme comfort is what the Pony Coat has always stood for. This is an unprecedented offer.

Regular \$50.00 Near-Seal Coats at \$29.75

The best fifty dollar coat that is on the market today, and with no chance of there ever being better.

Regular \$87.50 Near-Seal Coats at \$59.00

You've admired these beautiful garments which afford comfort, service and assurance of always being in style. These will go quickly.

Regular \$100 Sable-Squirrel Coats at \$59.00

Of all the furs popular this season none can surpass the sable-squirrel for beauty, durability and the big value.

ROBERTSON'S—Store Open Evenings Till Christmas—ROBERTSON'S

piano solo, "Introduction to the Fire-Play," Miss Margaret Holderness; reading, "Tow Papa Was Stumped," Miss Elda Holland; vocal duet, "Sweet Bells of Christmas," Misses Pierson and Suchanek; piano trio, "Graduation March," Misses Rae Fox, Elaine Hamer, Anna Matthes; song, "Silent Night," teachers' octet.

The octet consists of Adeline Creed, Ada Berger, Elda Holland, Phebe Suchanek, Selma Pierson, Margaret Holycross, Mrs. Florence Beard and Mrs. Blanche Moon, and Miss Nell Itoke at the piano.

SALE OF RED CROSS STAMPS GET BOOST

Local Manufacturers Will Use Many of the Stickers on Their Out-going Mail.

The sale of Red Cross seals in South Bend was given a big boost yesterday when more than \$150 worth of the stamps were sold to the big manufacturers of the city. If present plans of the local Anti-

tuberculosis society do not go amiss every letter sent out by the big corporations will bear the little Christmas greeting seals the sale of which goes toward the fight against the great white plague. Studebaker's, Birdsell's, Oliver Chilled Plow Co., The South Bend Chilled Plow Co., and scores of other large corporations have already secured a large supply of the stamps and every outgoing letter from these firms will bear the Red Cross seal. The work is going forward under the direction of Mrs. W. B. Pond and Miss Harrison, officers of the local Anti-Tuberculosis society.

VIVISECTORS DENOUNCED

Animal Protection Society Holds Busy Session.

WASHINGTON, Dec. 10.—Cruelty to animals by vivisectors and needless infliction of pain in any other form were vigorously denounced at the opening session here Tuesday of the International Anti-Vivisection and Animal Protection congress. The speeches ranged from a bitter attack by Edward H. Clement of Boston, president of the congress, upon the

Rockefeller Institute experimenters, to denunciation by Ernest Thompson Seton against cruel methods of trapping animals.

PARCEL POST CAUSES MAN TO QUIT JOB

ELKHART, Ind., Dec. 10.—Explaining that the pay is insufficient and that the work has been increased by the growth of the parcel post, Thaddeus Bratton, who carries the mail between the postoffice and the depots, has handed his resignation to Postmaster Eisenbeiss, to take effect about Jan. 1.

Out of an annual wage of \$1,440, Mr. Bratton had to pay another employee to look after the work of transferring mail from the trains at night and the care to two horses and wagons. Postmaster Eisenbeiss states that Mr. Bratton is one of the most competent messengers that ever served the local office.

TRY NEWS-TIMES WANT ADS

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IS SHOT BY BROTHER WHILE OUT HUNTING

ELKHART, Ind., Dec. 10.—Jesse, 17-year-old son of William Bowen, 802 N. Seventh st., Goshen, was badly injured in the upper part of his right arm when a full charge of shot struck the member at 10 o'clock Tuesday forenoon.

While hunting rabbits with his brother, Oscar Bowen, the victim pulled his shotgun through a fence, after him, and the hammer caught on a rail, then snapped the cap.

CONDEMNED ENGINES.

BEDFORD, Ind., Dec. 10.—Eight of nine engines used here by the Monon railroad Tuesday were chained to the tracks by Inspector M. J. Mier, representative of the interstate commerce commission. Mr. Mier condemned the engines as unfit for use.

CONSULTS SPECIALIST.

William C. Bernhardt, 616 N. St. Joseph st., who has been confined to his home ten weeks with an injured knee will go to Chicago Thursday morning to consult specialists.

YELLOW BANK.

Mr. and Mrs. Erwin Phillips and family have gone to Nappanee to reside.

Orba Baughman lost a valuable horse last week. We are having quite a blizzard again. Today it makes us think winter is here again.

Mr. and Mrs. Melvin Mangus and family visited with Mr. and Mrs. Frank Gushwa Sunday.

Little Gaalon Dale Goon, beloved son of Mr. and Mrs. Daniel Goon, died Saturday at 2 o'clock of lung fever. Little Gaalon was sick only a few hours until death came and relieved him of his suffering. He is left to mourn three brothers, Roland J., Glen E. and Earl, and one sister, Dortha.

The neighbors sympathize with the parents in their sad bereavement. Funeral services will be held Monday at 10 o'clock at the East church. Burial at the Fair cemetery.

ASKS NEW TRIAL.

CHARLESTOWN, W. Va., Dec. 10.—Application for a new trial for E. Graham Wilson, a wealthy farmer recently convicted of a serious offense charged by Miss Kate Turner, a guest of his wife, on June 6 last, will be argued Wednesday.

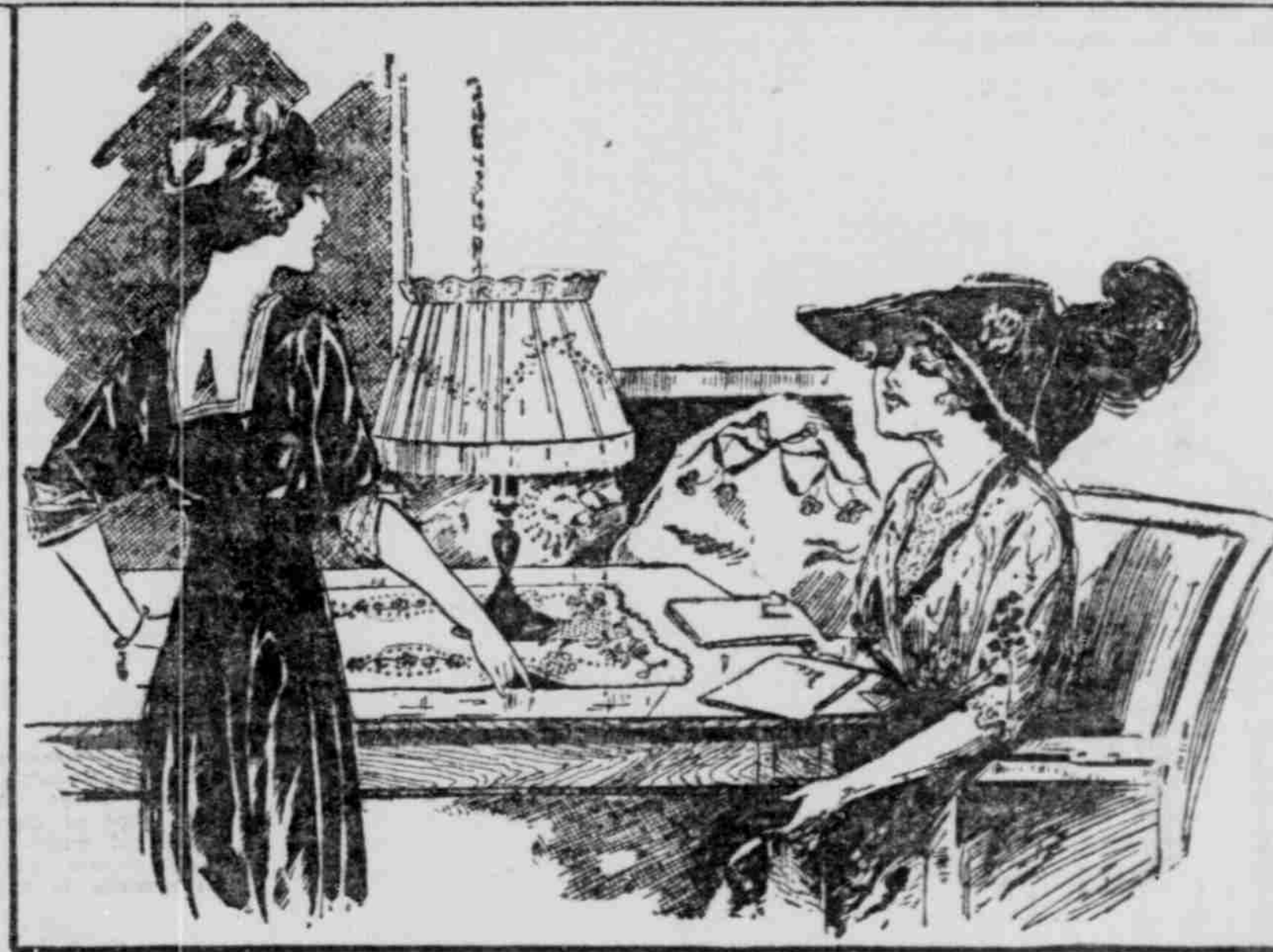
None But the Rich can afford the luxuries of life

Proven Untrue

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NEWS-TIMES Great Pattern Offer

For the first time in history a full and complete set of Embroidery Patterns is placed in the hands of every woman reader of this paper. The most humble home is afforded the opportunity to have the very latest novelties in home decoration, also the newest styles in dress for mother, girls and the baby.



You Have Always Paid 10c Each for Patterns The Imperial Pattern Outfit

gives you all at once
160 Very Latest Patterns
1 Booklet of Instructions
1 All-Metal Hoop

Actual Retail Value Over \$1000

N. B.—Out of town readers will enclose 7c extra for postage.

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